

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dawn Michele Mead
Debtor

Case No. 23-01181-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 27, 2023

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db	+ Dawn Michele Mead, 621 1st Street, Richmondale, PA 18421-9610
5543990	Commonwealth Health, PO Box 637289, Cincinnati OH 45263-0877
5543991	+ Credit Corp Solutions, Inc., PO Box 788, Kirkland, WA 98083-0788
5543994	Geisinger, PO Box 27727, Newark NJ 07101-7727
5543993	Geisinger, 100 North Academy Ave, Danville PA 17822-3941
5543995	JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
5543996	+ Jordan Mead, 621 1st Street, Richmondale PA 18421-9610
5543997	Lakeview Loan Servicing, M&T Bank, PO Box 840, Buffalo, NY 14240-0840
5543999	+ Mary Evans, 1931 Roosevelt Hwy., Honesdale, PA 18431-4213
5544005	+ Rebecca Ann Solarz, Esquire, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
5544007	+ Robert Joseph Davidow, Esquire, Mason, Griffin & Pierson, PC, 101 Poor Farm Road, Princeton, NJ 08540-1941

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5543984	+ Email/Text: g20956@att.com	Jun 27 2023 18:50:00	AT&T Mobility II, LLC, c/o AT&T Services, Inc., Karen Cavagnaro - lead paralegal, One AT&T Way, Rm.3A104, Bedminster NJ 07921-2693
5543985	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2023 18:51:47	Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
5543986	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 27 2023 18:51:28	Capital One Best Buy, PO Box 30253, Salt Lake City UT 84130-0253
5543987	+ Email/Text: bankruptcy@cavps.com	Jun 27 2023 18:50:00	Cavalry Portfolio Svcs, 500 Summit Lake Dr, Ste 4A, Valhalla, NY 10595-2323
5543988	+ Email/Text: bankruptcy@cavps.com	Jun 27 2023 18:50:00	Cavalry SPV I, LLC, 500 Summit Lake Dr, Suite 400, Valhalla, NY 10595-2321
5548301	+ Email/Text: bankruptcy@cavps.com	Jun 27 2023 18:50:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
5543992	^ MEBN	Jun 27 2023 18:47:40	Financial Recoveries, 200 East Park Dr., Suite 100, PO Box 1388, Mt. Laurel, NJ 08054-7388
5543989	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 27 2023 18:51:29	Chase Bank USA, N.A., PO Box 15298, Wilmington DE 19850
5543998	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2023 18:51:37	LVNV Funding, LLC, Resurgent Capital Svcs, PO Box 10587, Greenville, SC 29603-0587
5545321	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2023 18:51:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5544000	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jun 27 2023 18:50:00	Navy Federal Credit Union, PO Box 3000,

			Merrifield VA 22119-3000
5544001	+ Email/PDF: cbp@onemainfinancial.com	Jun 27 2023 18:51:47	OneMain, PO BOX 1010, Evansville, IN 47706-1010
5544002	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2023 18:51:46	Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541
5550010	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2023 19:02:48	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5544004	Email/Text: bnc-quantum@quantum3group.com	Jun 27 2023 18:50:00	Quantum 3 Group LLC, PO Box 788, Kirkland WA 98083-0788
5544006	+ Email/Text: Supportservices@receivablesperformance.com	Jun 27 2023 18:50:00	Receivables Performance, 20816 44th Ave. West Suite 140, Lynwood, WA 98036-7744
5544008	+ Email/Text: RASEBN@raslg.com	Jun 27 2023 18:50:00	Robertson, Anschutz & Schneid, PL, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5544009	Email/PDF: gecsed@recoverycorp.com	Jun 27 2023 19:03:58	Synchrony Bank, P.O. Box 965060, Orlando, FL 32896-5060
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5545796	*+	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
5544003	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Assoc., LLC, PO Box 12914, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John Fisher	on behalf of Debtor 1 Dawn Michele Mead johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Michael Patrick Farrington	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-5
Date Rcvd: Jun 27, 2023
TOTAL: 4

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Page 3 of 3
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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

DAWN MICHELE MEAD,

CHAPTER 13

CASE NO **5:23-bk-01181**

Debtors

 X ORIGINAL PLAN

 AMENDED PLAN (Indicate 1st, 2nd,
3rd, etc.)

 0 Number of Motions to Avoid Liens

 0 Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ \$ 66,960 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
06/2023	04/2028	\$ 1,116	N/A	\$ 1,116	\$ 66,960
				Total Payments:	\$ 66,960

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: () Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(X) Debtor is over median income. Debtor estimates that a minimum of \$ 0 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

X None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Lakeview Loan Servicing	Debtor's Residence at 621 1 st Street, Richmondale, Lackawanna County, Pennsylvania	2730

C. Arrears, including, but not limited to, claims secured by Debtor's principal residence. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Lakeview Loan Servicing	Debtor's Residence	\$ 57,000		\$ 57,000

D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)

☒ None. *If "None" is checked, the rest of § 2.D need not be completed or reproduced.*

E. Secured claims for which a § 506 valuation is applicable. *Check one.*

X None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

F. Surrender of Collateral. *Check one.*

X None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

X None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of \$ 0 already paid by the Debtor, the amount of \$ 4,500 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- X plan confirmation.
 ___ entry of discharge.
 ___ closing of case:

7. DISCHARGE: (Check one)

- (X) The debtor will seek a discharge pursuant to § 1328(a).
 () The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 4,500	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ -0-	
Level 5	Secured claims, pro rata	\$ 57,000	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 103	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 61,603
	Trustee Commission (Estimated at 8%)	\$ 5,357	
	Total		\$ 66,960

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- A. This Plan contains 1) a table in Section 8, above, that provides estimated distributions to each class of claims, in addition to all other information required in Section 8; and 2) no signature line for a joint debtor as there is none.

Dated: May 26, 2023

/s/ John Fisher

John Fisher, Esquire, Attorney for Debtor

/s/ Dawn Michel Mead

DAWN MICHELE MEAD, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.